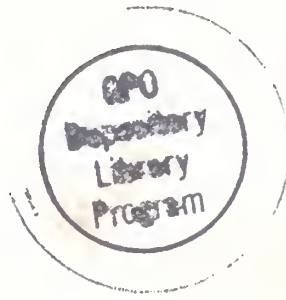


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RURAL HOUSING



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Home
Administration



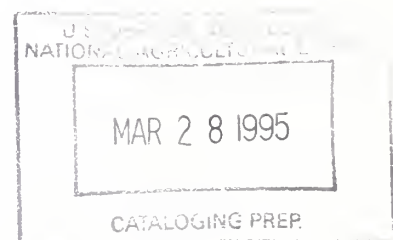
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National Agricultural Library

FmHA RURAL HOUSING LOAN AND GRANT PROGRAMS

Letter from Rural Housing Chief	i
State of New Jersey Farmers Home Administration Staff	ii
FmHA District and County Offices in New Jersey	iii - iv
Single Family Housing Loans (Section 502)	1 - 2
Subsidized Funds	3
Non Subsidized Funds	3
Guaranteed Loan Program	4 - 5
Single Family Housing Guaranteed Funding History	6
Very Low Income Housing Repair Loans & Grants (Section 504)	7
Self Help Housing Loans	8 - 9
Single-Family Housing Funding History	10
Single-Family Housing County Office Funding	11
Multi-Family Housing Program (Section 515)	12
Communities for Multi-Family Housing Facilities	13
Multi-Family Housing Funding History	14
Rural Housing Preservation Grants	15
Farm Labor Housing Loans and Grants	16 - 17
Exhibit A - Eligible Areas for New Jersey	18 - 20
Exhibit B - Metropolitan Statistical Area Designations for New Jersey	21
Exhibit C - Adjusted Income Limits (Insured Program)	22 - 23
Exhibit C - Adjusted Income Limits (Guaranteed Program)	24
Exhibit C - Counties identified by M.S.A.	25





United States
Department of
Agriculture

Farmers
Home
Administration

790 Woodlane Road
Mt. Holly, NJ 08060
609-265-3600
(FAX) 609-265-3651
(TDD) 609-265-3687

Dear Friend:

The New Jersey Farmers Home Administration (FmHA) is a local credit arm of the United States Department of Agriculture. We are charged by Congress with providing decent, safe, sanitary and modest housing within rural areas to very low, low, and moderate income families who are unable to obtain credit elsewhere.

To a considerable extent, the success of our efforts depends on the support, interest, cooperation and participation of people such as you.

Including fiscal year 1994, FmHA has provided over 400 million dollars in home loans for New Jersey rural residents. From experience we have found that when all, work together the housing needs of New Jersey rural residents can be addressed.

Farmers Home Administration Housing Programs can work in conjunction with the New Jersey Council on Affordable Housing mandates and also compliments the New Jersey Housing and Mortgage Finance Agency programs to provide modest housing for our residents.

Please reserve a few minutes to read our housing program information book. New Jersey Farmers Home Administration officials stand fully ready to answer your questions and to extend all possible courtesies.

We thank you in advance for your time and interest.

Very truly yours,


GEORGE R. HYATT, JR.
Chief, Rural Housing



Farmers Home Administration is an Equal Opportunity Lender.
Complaints of discrimination should be sent to:
Secretary of Agriculture, Washington, D.C. 20250-0700

STATE OF NEW JERSEY
FARMERS HOME ADMINISTRATION STAFF
(609) 265-3630

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Harriet Bronstein	Rural Housing Assistant
Theresa G. Benhardt	State Loan Technician
Tomika Barnes	Property Management Clerk

STATE PROGRAM SUPPORT STAFF

Ramzi Himaia	Engineer
	Architect
Andrew M. G. Law	Senior Appraiser

FmHA DISTRICT AND COUNTY OFFICES IN NEW JERSEY

DISTRICT I

162 Broad Street
Flemington, New Jersey 08822
Telephone: 908-782-6700 FAX: 908-782-1629
William P. Zelle, District Director

FREEHOLD

Counties: (Union, Essex, Hudson, Mercer,
Monmouth, Middlesex)
77/55 Schanck Road
The Opatut Bldg., Suite B-11
Freehold, NJ 07728
Telephone: 908-462-7222

HACKETTSTOWN

(Counties: (Hunterdon, Somerset, Warren)
101 Bilby Road, Bldg. 1
Hackettstown, NJ 07840
Telephone: 908-852-5424 FAX: 908-852-4666
Virginia F. Brophy, County Supervisor

MOUNT HOLLY

(County: Burlington)
Tiffany Square, Suite 101
RD 2, 2615 Route 38
Mount Holly, NJ 08060
Telephone: 609-267-1606 FAX: 609-261-3007
David Schmidt, County Supervisor

NEWTON

(Counties: Bergen, Morris, Passaic, Sussex)
100 Sparta Avenue
Newton, NJ 07860
Telephone: 201-383-3050
Margaret Van Thaden, County Supervisor

TOMS RIVER

(County: Ocean)
44 Washington Street, Suite 3
Toms River, NJ 08753
Telephone: 908-349-1067 FAX: 908-505-8572
Dawn Ostrowski, County Supervisor

DISTRICT II

P.O. Box 366
Osborne Building, Landis Avenue
Norma, New Jersey 08347
Telephone: 609-696-1330 FAX: 609-696-1775
Howard Henderson, District Director

BERLIN

(County: Camden)
272 S. Whitehorse Pike, Suite 101
Berlin, NJ 08009
Telephone: 609-768-2232
Timothy Fekete, County Supervisor

BRIDGETON

(County: Cumberland)
Hess Pharmacy Bldg., 598 Shiloh Pike, Rt. 49
Bridgeton, NJ 08302
Telephone: 609-455-0688
Robert Maxwell, County Supervisor

CAPE MAY COURT HOUSE

(County: Cape May)
P.O. Box 958, 15 South Main Street
Cape May Court House, NJ 08210
Telephone: 609-465-7133
Robert Varrelmann, County Supervisor

MAYS LANDING

(County: Atlantic)
5914 Main Street, Suite 104
Mays Landing, NJ 08330
Telephone: 609-625-1106
David Scott, County Supervisor

PITMAN

(County: Gloucester)
Kandle Bldg., 72 East Holly Avenue
Pitman, NJ 08071
Telephone: 609-582-0805
Barry Gruber, County Supervisor

SICKLERVILLE

(County: Camden)
507 Williamstown New Freedom Rd., #5
Sicklerville, NJ 08081
Telephone: 609-728-8656 FAX: 609-728-0436

WOODSTOWN

(County: Salem)
1000 E. Route 40, P.O. Box 22
Woodstown, NJ 08098
Telephone: 609-769-1127 FAX: 609-769-0718
Kenneth Drewes, County Supervisor

**SINGLE FAMILY HOUSING LOANS
(SECTION 502 LOANS)**

The Farmers Home Administration provides loans in rural areas to assist very low, low and moderate income rural families in obtaining decent, safe, and sanitary housing. Rural areas include open country and places with population of 10,000 or less and under certain conditions, towns and cities between 10,000 and 20,000 population. (See Exhibit A for list of eligible areas in New Jersey).

The loans may be used for construction, repair, or purchase of housing in rural areas. Dwellings financed must be modest in size, design and cost. The following types of construction are allowable:

Stick Built

Modular

Manufactured Housing, which meets the Federal Manufactured Home Construction and Safety Standards (FMHCSS) from Farmers Home Administration approved Builders/Dealers.

The maximum square foot requirements are as follows:

NEW CONSTRUCTION

# Occupants	Maximum # Bedrooms	Maximum # Baths	Maximum Sq. Ft.
1	2	1	864
2-3	3	1	1008
4-5	3	1 1/2	1104
6	4	2	1248

Exceptions

Composition of family (gender, age, or handicap) may justify additional room.

EXISTING DWELLINGS

1 person	Maximum 1,008 sq. ft.
2 or more persons	Maximum 1,300 sq. ft.

Anyone interested in applying must

- be without decent, safe and sanitary housing
- be unable to obtain a loan from private lenders on terms and conditions that they can reasonably be expected to meet
- have sufficient income to pay house payments, insurance premiums and taxes, and necessary living expenses
- possess the legal capacity to incur the loan obligation
- be a citizen of the United States or reside in the United States after having been legally admitted for permanent residence
- possess the ability to carry out the undertakings and obligations required in connection with the loan

Applicants must meet the very low, low, and moderate income limits which are based on the size of the household. These limits are established by the Department of Housing and Urban Development for the county and metropolitan statistical areas where the property is or will be located.

(Exhibit B & C lists the M.S.A. areas and income limits for New Jersey)

SUBSIDIZED FUNDS

Interest Credits are available to applicants meeting the very low and low income limits in Exhibit C. Interest Credits are granted annually which reduce the effective interest rate to as low as one percent, depending on the loan amount and the size and income of the family. Interest Credit is subject to recapture upon sale or transfer of the property.

NON SUBSIDIZED FUNDS

Non subsidized funds are available to low and very low income borrowers who do not qualify for interest credit assistance and to applicants who fall under the moderate income limit for the following circumstances.

1. Subsequent loans for repair and rehabilitation
2. Subsequent loans in connection with transfer by assumption
3. Loans for the purchase of FmHA repossessed properties

All housing loans may be made for up to 100% of the FmHA appraised value. Normally, the maximum repayment period is 33 years. At present the maximum loan amount is \$105,000 and the Interest Rate is subject to change. There is no application fee; however, payment of closing costs, credit reports, and other incidental loan closing costs are customarily paid by the applicant. These expenses may be included in the loan.

Applications are made at the Farmers Home Administration county office serving the area in which the house will be located. New Jersey County Office locations and jurisdictions where applications may be obtained are listed in the directory of this booklet.

GUARANTEED LOAN PROGRAM

A guaranteed loan, secured by the Farmers Home Administration (FmHA), is made by a commercial lender to a borrower facing a degree of financial stress that renders him unable to qualify fully for a conventional loan.

FmHA provides loans in rural areas to finance homes and building sites. A rural area is an area which is identified as rural in accordance with Exhibit A.

The guaranteed loan authority provides FmHA with another tool to serve low and moderate income applicants in eligible rural areas.

Guaranteed Rural Housing Loan funds may be used to buy new or existing homes and related facilities. Houses may be built on individual tracts or in subdivisions.

Guaranteed Rural Housing loans may be made available to low and moderate income applicants (incomes that do not exceed 115 percent of median). These income limits are statutory (see Exhibit C, Guaranteed Housing Program Income Limits).

An Applicant must:

- Be without safe, decent, and sanitary housing

- Be unable to obtain a loan without the FmHA guarantee on terms and conditions that they can reasonably be expected to meet

- Possess the legal capacity to enter into a loan obligation

- Qualify for loan eligibility debt to income ration of 29 (PITI) & 41 (MOTI) percent respectively

Loan terms are negotiated between the applicant and the lender, but guarantees may not be made on loans with repayment periods exceeding 30 years.

The lender pays FmHA a fee of one percent of the principal amount of the loan times the percentage of guarantee (Example: 1% x \$70,000 loan x 90% guarantee = \$630).

Dwellings financed must provide decent, safe, and sanitary housing and be modest in size, design, and cost.

The amount of the loan may not exceed the maximum dollar limitation of Section 203(b)(2) of the National Housing Act (12 U.S.C.(1702)). These amounts are set forth in Exhibit K to FmHA Instruction 1980-D. (Varies according to MSA/PMSA Area). Contact FmHA State Office for assistance.

FmHA allows loans of up to 100 percent of the market value of the dwelling or 100 percent of the acquisition cost, whichever is less.

Eligible lenders process loans to the point of approval and submit information on the applicant and the loan proposal to FmHA. FmHA State Office will evaluate the application and respond to the lender within a minimum amount of working time with a determination of whether the loan proposal is eligible and funds available.

FmHA will conduct a review of the lender's loan docket within 90 days of loan closing.

FmHA will notify the lender of any deficiencies noted during the review and that the guarantee may be jeopardized if the deficiencies are not corrected.

The lender is responsible for deficiencies whether FmHA discovers them in the review or not.

FmHA policy is to provide borrowers with the maximum opportunity to become successful homeowners.

Lenders will provide servicing and counseling to meet the objectives of the loan.

The lender establishes and maintains an escrow account for the timely payment of taxes and hazard insurance. The lender may adjust the monthly escrow payment when it is not adequate to meet established charges for the coming year.

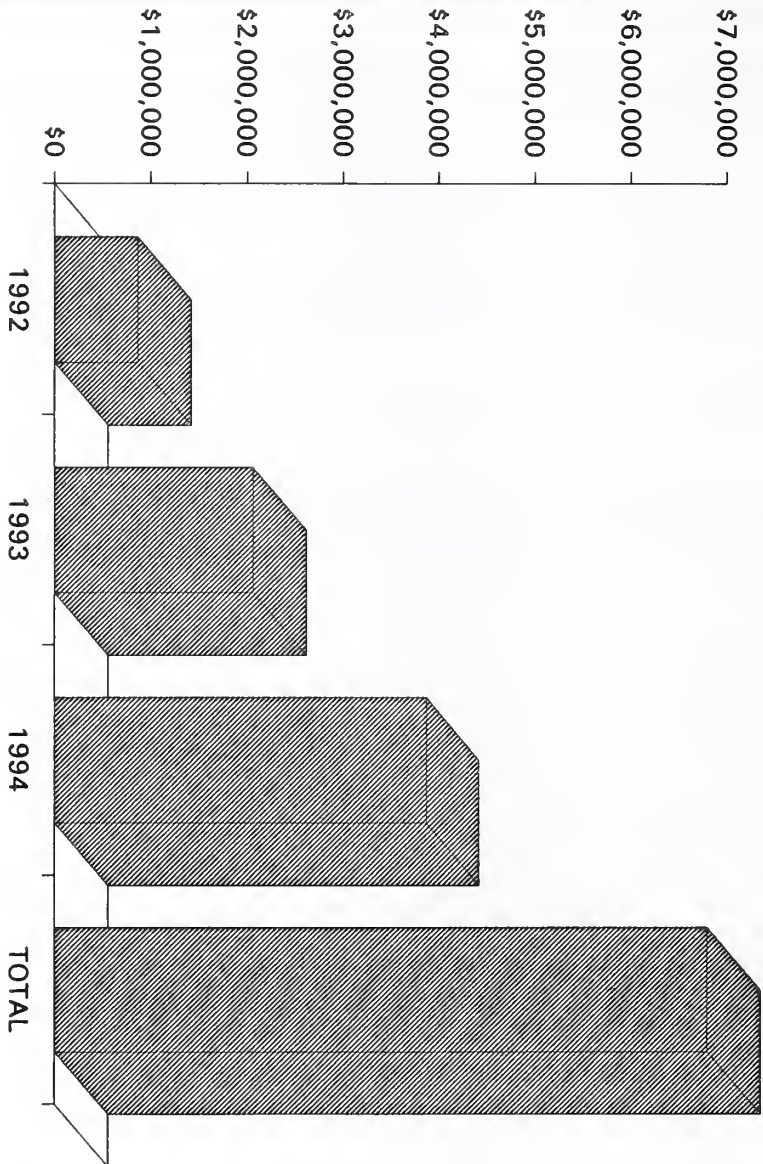
The lender must notify the FmHA servicing office within 20 days when an account goes 30 days delinquent (no later than 50 days after a borrower fails to make a required loan installment.).

When liquidation becomes necessary, final settlement of the loan will be made upon liquidation and disposition of the collateral.

Loss claims are paid within 60 days of the lender's submission of a claim. FmHA conducts an audit of the account prior to final loss payment. In conducting the audit, the loan will be reviewed to determine why the loan failed. Lender claims may be discounted based on the audit.

SINGLE FAMILY HOUSING GUARANTEED FUNDING HISTORY

YEAR	AMOUNT
1992	\$866,000
1993	\$2,064,000
1994	\$3,868,685
TOTAL	\$6,798,685



**VERY LOW INCOME HOUSING REPAIR LOANS AND GRANTS
(SECTION 504)**

The purpose of this program is to assist very low income owner occupants in rural areas who do not qualify for Section 502 loans to repair or improve their dwellings in order to make such dwellings safe and sanitary and to remove hazards to the health of the occupants, their families or the community.

This includes repairs to the foundation, roof or basic structure as well as water and waste disposal systems, and weatherization. Loans bear an interest rate of one percent and are repaid over a period of up to 20 years. Maximum loan assistance is \$15,000 to any eligible person and maximum grant assistance is \$5,000 to any eligible elderly person for home improvement; however, the loan/grant combination must not exceed \$15,000; loans and grants may not be made to assist in the construction of new dwellings. Eligible housing must be located in a place which is rural in character and does not exceed 10,000 population or in a place whose population exceeds 10,000, but is not in excess of 20,000, provided the place is not a Metropolitan Statistical Area (MSA) and has a serious lack of mortgage credit for low and moderate income families as determined by the Secretary of Agriculture and the Secretary of Housing and Urban Development. (See Exhibit A for list of eligible areas)

To be eligible the applicant must own and occupy a home in a rural area; be without sufficient income to qualify for a Section 502 loan, have sufficient income to repay the loan; and be a citizen of the United States or reside in the United States after having been legally admitted for permanent residence. Grant recipients must be 62 years of age or older and be unable to repay the part of the assistance received as a grant. Grants are made for that portion of the Section 504 loan that cannot be repaid by the applicant.

The applicants' income may not exceed the very low income limit set forth in Exhibit C of this booklet.

SELF-HELP HOUSING LOANS

The Farmers Home Administration makes loans for self-help housing including site development, and grants for technical assistance to help low income families build homes in rural areas.

WHAT IS SELF-HELP HOUSING?: Individual houses are built under supervision by a group of families who will live in the dwellings. In short, it is a group mutually helping each other with the guidance of a construction expert.

WHO MAY BORROW?: Any small group of low income families may qualify providing they cannot individually afford to build modest houses by customary methods. Each family must be able to repay a loan for the cash cost of the house.

HOW IS A GROUP FORMED?: Find 6 to 10 families in your area interested in self-help housing who cannot afford to obtain a modest house by customary methods.

Tell the Farmers Home Administration county supervisor of your desire to take part in the self-help housing program. He will tell you what steps to take.

HOW MAY LOAN FUNDS BE USED?: Loans are used to buy material, and to pay for any skilled labor and contract costs for work the families are unable to perform. If necessary, loans may be used to buy building sites and to prepare them for construction activity.

WHAT MUST SELF-HELP MEMBERS DO?: Members must agree:

- * To work as a group under the guidance of a construction supervisor.
- * To work the required hours necessary to complete the house.
- * To attend all pre-construction meetings.
- * To build only modest adequate housing.
- * To build their houses in the same community.
- * To carry out all responsibilities of Home Ownership, after housing is completed.

WHAT WILL FmHA DO? Farmers Home Administration will:

- * Determine the eligibility of each participating family.
- * Advise the participating families of assistance from other Federal or public organizations.
- * Conduct pre-construction meetings that will include basic instructions in construction, familiarization with the self-help approach, and discussion of planning, construction, and maintenance of a house.
- * Make loans to eligible nonprofit organizations to develop Home sites to be sold to applicants on a nonprofit basis.
- * Make technical assistance grants to qualified organizations to pay for technical assistance and construction supervisor.
- * Hire a construction supervisor, if necessary.

HOW WILL PLANNING AND BUILDING BE PERFORMED?:

- * Plans for modest but adequate housing will be selected and specifications developed.
- * Construction will involve as much on-site work as practicable.
- * Basic plans and construction methods will be standardized as much as possible.
- * Materials may be purchased on a group basis.
- * Group will decide how members will share labor, how records will be kept of time worked, and how labor will be exchanged on a basis fair to all members.
- * Depending on skills of participants, group may decide to do all the construction, or contract for work that cannot be done easily, such as excavating, installation of wiring or plumbing, and dry wall finishing.
- * Construction will start only after the loan has been closed.
- * Construction of houses will be done in stages. Each stage of construction will be finished, if practical, on all houses before starting the next stage.
- * The construction supervisor, with advice of the group's president, will divide the group into teams on the basis of skills, compatibility, and availability.
- * Construction changes cannot be made without prior approval of the Farmers Home Administration county supervisor.
- * Families will move into the new homes only after construction of all houses has been completed.

WHAT AGREEMENTS ARE SIGNED?: Each family will sign a promissory note as evidence of a desire to participate in the self-help housing program and to furnish the required labor to complete the house.

A membership agreement, which will outline the operation of the project, also will be signed by each family.

WHO MAY RECEIVE TECHNICAL ASSISTANCE GRANTS?: A public body or a public or private nonprofit corporation with the legal, administrative, and technical capacity to provide supervisory assistance to help low-income families build homes in rural areas by the self-help method may qualify. An applicant organization must show that:

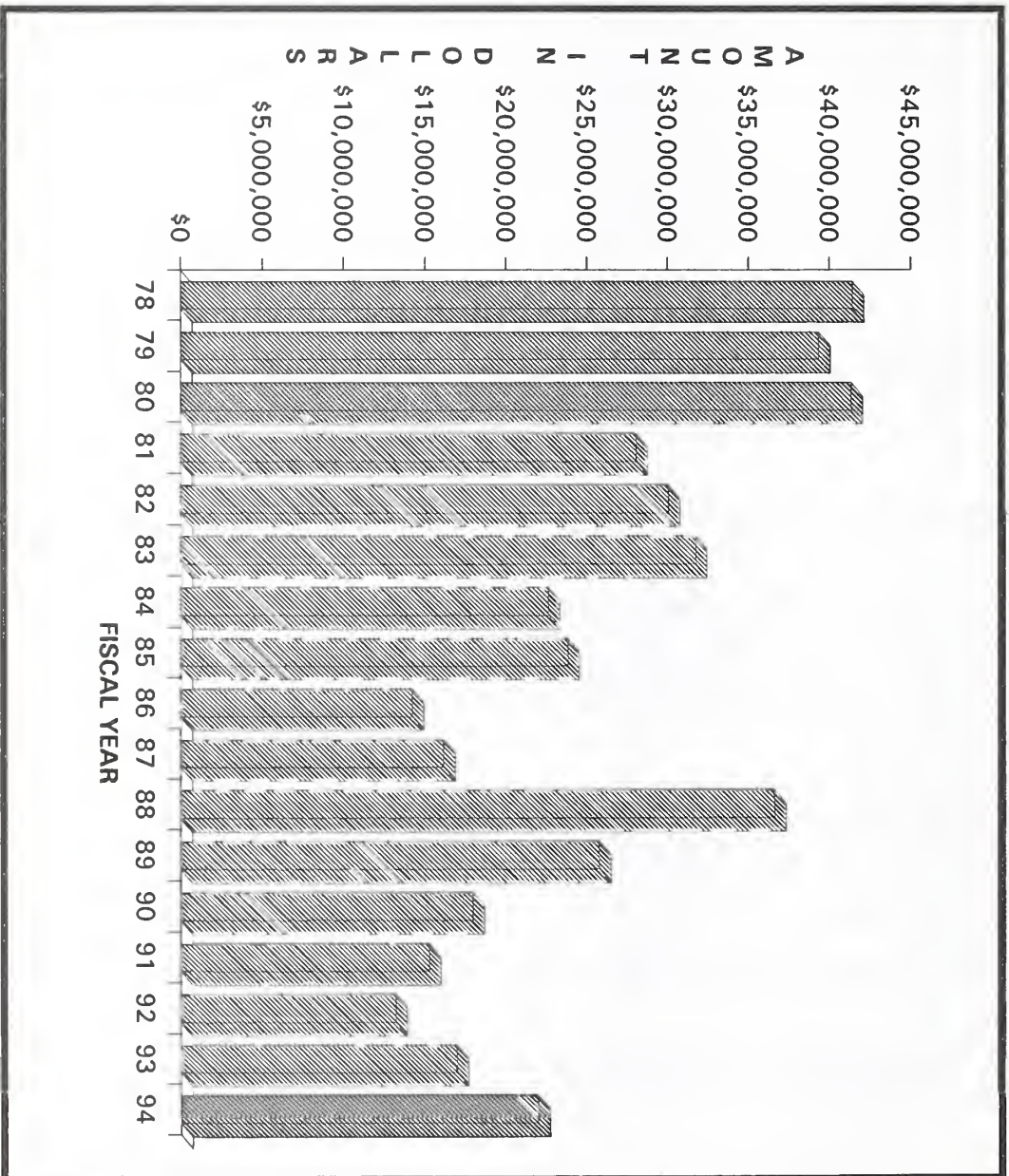
- * A need clearly exists in the area for self-help housing.
- * Personnel can be hired to successfully carry out a technical assistance program.
- * Funds are not available from other sources to provide these services.

If the applicant is a nonprofit corporation, it must also have either:

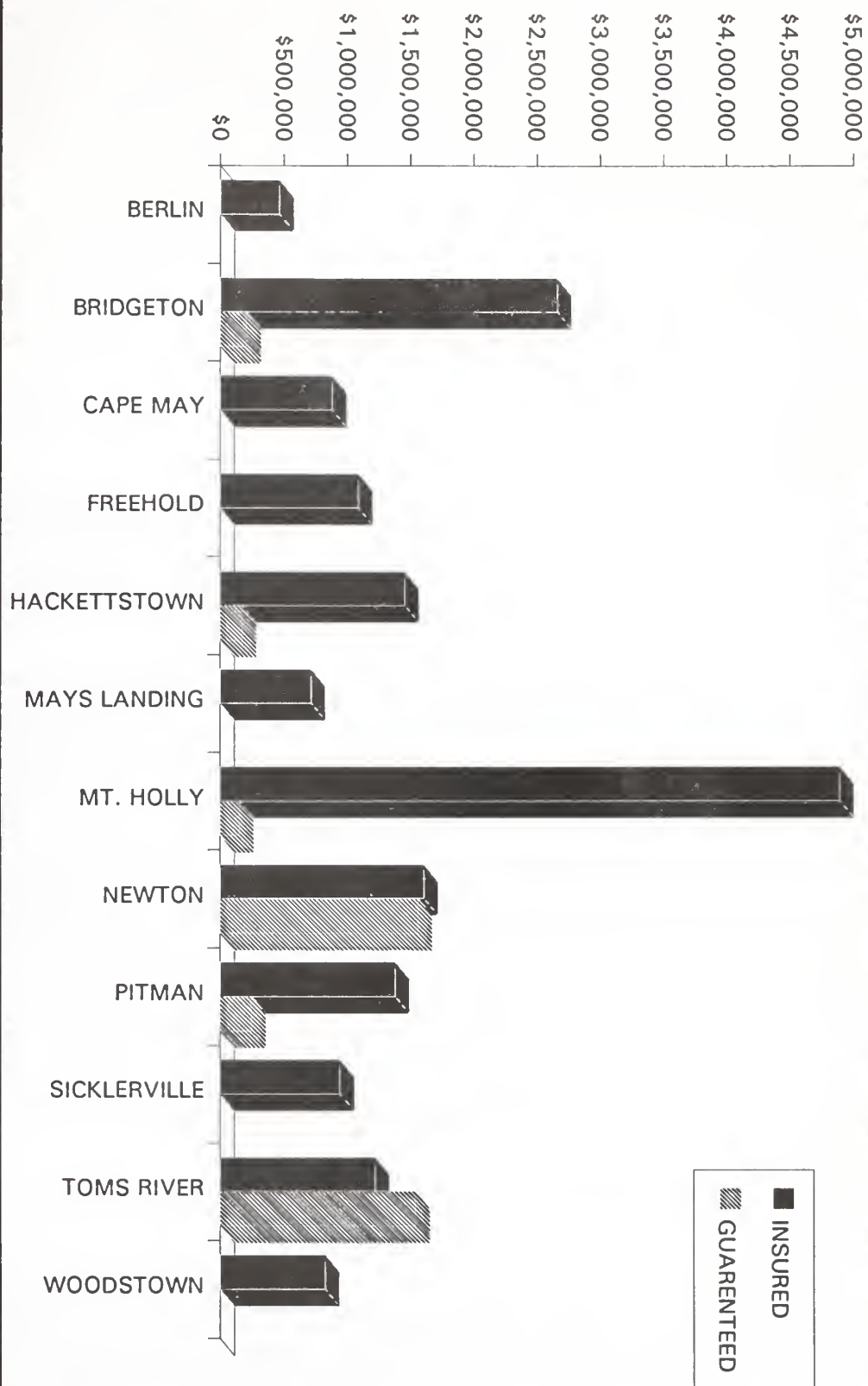
- * Successful experience in the field of self-help housing;
- * or, A sponsoring organization with this experience or with proven ability in related business fields.

SINGLE FAMILY HOUSING FUNDING HISTORY

YEAR	\$ AMOUNT
78	\$41,403,020
79	\$39,341,620
80	\$41,345,640
81	\$28,065,710
82	\$30,068,900
83	\$31,754,240
84	\$22,618,880
85	\$23,845,027
86	\$14,231,711
87	\$16,161,427
88	\$36,630,279
89	\$25,779,463
90	\$17,957,818
91	\$15,267,633
92	\$13,208,609
93	\$16,981,500
94	\$22,003,847
TOTAL	\$436,665,324



SINGLE FAMILY HOUSING COUNTY OFFICE FUNDING FISCAL YEAR 1994



MULTI FAMILY HOUSING PROGRAM RURAL RENTAL HOUSING

Multi Family Housing loans in rural areas are available from Farmers Home Administration (FmHA) to provide living units for very low, low and moderate income families, senior citizens and handicapped people. Loans may be made for housing in communities of up to 10,000 population. Applicants should check either of our two District Offices to see whether the Agency can serve them.

The loans are primarily made to build apartment-style housing, usually consisting of garden type or similar multi-unit dwellings. The housing must be modest in size, design, and cost. Loan funds may be used to:

- purchase land and make site improvements
- construct buildings
- allow for A/E fees, interest during construction and legal fees

Applicants should have the ability and experience to own, operate and manage a multi-family housing facility. Loans can be made to individuals, partnerships, limited partnerships, state or local public agencies limited profit and nonprofit corporations. (The maximum repayment period is 50 years). Each loan will be subject to the following requirements:

(1) For nonprofit organizations, consumer cooperatives, and State or local public agencies the amount of the loan(s) will be limited to the total development cost or the security value of each project, whichever is less, plus 2% of the initial operating capital.

(2) For all other applicants, the amount of the loan(s) will be limited to no more than 97% of the total development cost or the security value of each project, whichever is less. If low income housing tax credits are received, the limit cannot exceed 95%.

The maximum repayment period is 50 years. All applicants are required to provide initial operating capital of 2% of the cost of the project. For nonprofit organizations the 2% start up capital may be included in the loan funds. Loans to all other applicants are limited to not more than 97% of the appraised value or total development cost, which ever is less.

MULTI FAMILY HOUSING RENTAL ASSISTANCE PROGRAM

Rental assistance is a direct subsidy credited to the tenant. Rental assistance enables the tenant to spend no more than 30% of his or her adjusted annual income for shelter costs consisting of rent and utilities. All FmHA projects are eligible to receive assistance. The State Office is limited in the amount of assistance available each year. Priority is given to very low income tenants.

Multi-Family housing facilities are located in the following communities throughout rural New Jersey.

ATLANTIC COUNTY

Belcoville
Galloway Twp.
Hammonton

GLOUCESTER COUNTY

Clayton
Franklin Twp.
Monroe Twp.
Harriston Twp.

MORRIS COUNTY

Chester Borough
Mendham
Morristown

BURLINGTON COUNTY

N. Hanover Twp.
Pemberton Twp.

HUNTERDON COUNTY

Glen Gardner
Hampton
Lambertville
Reading Twp.

OCEAN COUNTY

Barneget Twp.
Berkley Twp.
Jackson Twp.
Stafford Twp.
Little Egg Harbor

CAMDEN COUNTY

Gloucester Twp.
Winslow Twp.
Waterford Twp.

MIDDLESEX COUNTY

Jamesburg
South Brunswick
Cranbury

SALEM COUNTY

Carney's Point
Salem
Swedesboro
Woodstown

CUMBERLAND COUNTY

Commercial Twp.
Vineland

MONMOUTH COUNTY

Roosevelt

SUSSEX COUNTY

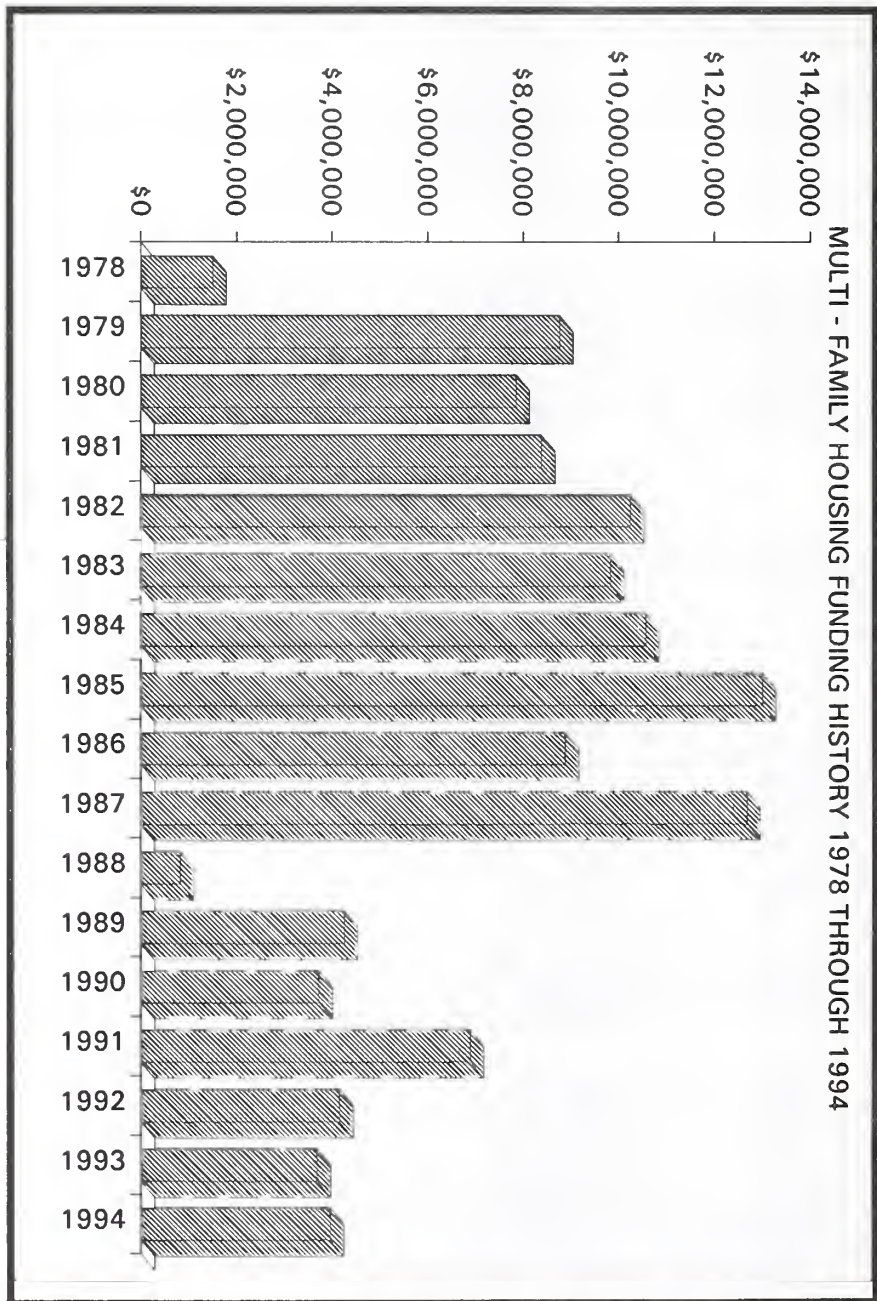
Franklin Borough
Sussex Borough

WARREN COUNTY

Belvidere
Hackettstown
Oxford
White Twp.

Total number of projects, including Farm Labor Housing rental, in operation to date	103
Total number of units	3,263
Total units - Family	1,838
Total units - Senior	1,401
Farm Labor Housing rental	24
Total Rental Assistance units	1,542
Total Section 8 Units	417
Total units approved/obligated under design or under construction	323

FISCAL YEAR	AMOUNT
1978	\$1,506,150
1979	\$8,768,730
1980	\$7,858,000
1981	\$8,386,000
1982	\$10,260,000
1983	\$9,840,300
1984	\$10,572,660
1985	\$13,005,610
1986	\$8,882,000
1987	\$12,684,690
1988	\$820,000
1989	\$4,245,000
1990	\$3,719,000
1991	\$6,891,000
1992	\$4,151,900
1993	\$3,680,000
1994	\$3,952,090
TOTAL	\$119,223,130



RURAL HOUSING PRESERVATION GRANTS

The purpose of this program is to assist very low and low income rural homeowners in obtaining adequate housing to meet their needs by providing the necessary assistance to repair or rehabilitate their housing. These obligations will be accomplished through the establishment of housing rehabilitation projects run by eligible applicants. This program is intended to make use of and leverage any other available housing programs which provide resources to very low and low income rural residents to bring their homes up to code standards. Eligible areas are established under a procedure similar to that used by FmHA's single family and multi family housing program.

Applicant Eligibility - Must be a State, Political subdivision, or public or private non profit corporation authorized to receive and administer housing preservation grants. Must provide assistance under this program to families residing in open country and communities eligible to receive FmHA housing assistance (see Exhibit A).

Organizations may use up to 20 percent of the Housing Preservation Grant funds to hire the personnel to carry out a project of housing rehabilitation to meet the needs of very low and low income families, to pay necessary and reasonable office and administrative expenses, and to pay reasonable fees for training of organization personnel. Eighty (80) percent of funds must be used for loans, grants or other assistance to homeowners to pay any part of the cost for repair or rehabilitation of structures; funds may not be used to hire personnel to perform construction or to pay any debts, expenses or costs other than previously outlined and approved in the project application.

Applications can be submitted to the District Office after a public announcement. Generally the preapplications are submitted between January and February of each year. Recent Housing Preservation Grant recipients:

Atlantic County Improvement Authority	100,000	(G)	FY 90
Northwest New Jersey C.A.P.	100,000	(G)	FY 90
Morris County	100,000	(G)	FY 91
City of Salem	100,000	(G)	FY 91
Gloucester County	100,000	(G)	FY 91
Atlantic County Improvement Authority	106,000	(G)	FY 92
Camden County	121,860	(G)	FY 92
Northwest New Jersey C.A.P.	106,000	(G)	FY 92
Fairfield Township	100,000	(G)	FY 93
Northwest New Jersey C.A.P.	110,000	(G)	FY 93
Morris County	80,000	(G)	FY 93
N.J. Dept of Community Affairs	100,000	(G)	FY 94
Atlantic County Improvement Authority	100,000	(G)	FY 94
Northwest New Jersey C.A.P.	50,000	(G)	FY 94

FARM LABOR HOUSING LOANS AND GRANTS

The loans and grants may be used for construction, repair, or purchase of year around, or seasonal housing. They can be also used to purchase land and pay for A/E fees, legal fees and interest during construction. Restrictions on the use of funds are that the housing must be of practical type and must be in an economical manner and not of elaborate material or extravagant design. Housing financed with labor housing loan or grant funds will be occupied by domestic farm laborers and may include the immediate families of such persons. Loans are available to farmers, family farm partnerships, family farm corporations, or an association of farmers. Grants may be available to state and local agencies and eligible nonprofit corporations.

A tenant must be a domestic farm laborer who receives a substantial portion of his/her income as a laborer on a farm, and is a citizen of the United States or resides in the United States, Puerto Rico or the Virgin Islands (after being legally admitted for permanent residence).

Applications are processed through the FmHA District Office utilizing the AD 621 "Preapplication for Federal Assistance." The loans are for a 33 year term at a 1% fixed rate of interest.

Several years ago, the Agency awarded Technical Assistance Grants to non profit organizations to assist in the development of farm worker housing. As a result of these initiatives, a loan and grant was made to the Farm Worker Community Development Corporation to construct a multi family housing facility in Vineland, NJ for the purpose of providing 24 year-round housing units for farm workers and their families. The loan amount was \$883,000 and grant funds were \$577,000.

With Agency financial assistance in 1991, Rural Opportunities, Inc., a non-profit corporation, and N.J. Farm Bureau conducted a primary source data survey to identify the needs of farmers to provide labor housing for their operations in the state. The report was published in April, 1992. Copies are available upon request.

The following basic areas were developed as a direct result of the study.

1. 33% of New Jersey farmworkers live on site; the majority are in southern New Jersey.
2. On site single and multi-family housing units are located primarily in southern New Jersey.
3. Farmers would hire more workers in future - if housing wasn't an obstacle.
4. Farmers indicated a high level of interest in FmHA programs.
5. Farmers feel having sealed housing plans and assistance completing applications would make a difference in their decision to construct new housing.
6. Farmers expressed limited interest in sharing housing with other growers.
7. About 1/2 of farmers surveyed support off site housing.

Copies of the report can be obtained by contacting State Director, USDA, Farmers Home Administration, 790 Woodlane Road, Mount Holly, NJ 08060.

Farm Labor Housing loans in fiscal year 92 and fiscal year 93 totalled \$567,400 and \$242,500 respectively. New Jersey's total outstanding farm labor loans equal \$3,670,586. New Jersey FmHA is committed to assisting farmers with their labor housing needs.

**UPDATE OF NEW JERSEY STATE INSTRUCTION ON ELIGIBLE AREAS
PURSUANT TO FMHA INSTRUCTION 1944.10**

The following is a list of eligible areas, on a county by county basis, to be used in conjunction with the established rural area maps.

ATLANTIC COUNTY

Buena Vista Township, Estelle Manor, Folsom Boro, Boro of Buena, Egg Harbor City, Port Republic City, Hamilton Township, Weymouth Township, Mullica Township (except Wharton Park), and portions of Galloway Township, and Egg Harbor Township as denoted on rural area map.

BERGEN COUNTY

No eligible areas

BURLINGTON COUNTY

Bass River Township, Washington Township, Woodland Township, Shamong Township, Tabernacle Township, Medford Township, Pemberton Boro, Pemberton Township, New Hanover Township, Wrightstown, North Hanover Township and portions of Lumberton Township, Hainesport Township, Eastampton Township, Chesterfield Township, Bordentown Township, Mansfield Township, Florence Township, Westampton Township, Burlington Township, Mount Laurel Township, Evesham Township, and Springfield Township as denoted on rural area map.

CAMDEN COUNTY

Chesilhurst, Waterford Township and portions of Winslow Township, as denoted on rural area map.

CAPE MAY COUNTY

Woodbine, Dennis Township and portions of Lower, Middle and Upper Township, Cape May City, West Cape May, Cape May Point, Avalon, Sea Isle City, Strathmere, and Stone Harbor as denoted on rural area map.

CUMBERLAND COUNTY

Maurice River Township, Commercial Township, Downe Township, portions of Lawrence Township, Greenwich Township, Stow Creek Township, Deerfield Township, Borough of Shiloh, portions of Fairfield Township, Hopewell Township and Upper Deerfield Township.

ESSEX COUNTY

No eligible areas

GLOUCESTER COUNTY

Franklin Township, Monroe Township, Harrison Township, South Harrison Township, Woolwich Township, Logan Township, Newfield, Swedesboro, and portions of Clayton, Greenwich Township, Mantua Township, East Greenwich Township, Elk Township as denoted on rural area map.

HUDSON COUNTY

No eligible areas

HUNTERDON COUNTY

West Amwell Township, East Amwell Township, Delaware Township, Lambertville, Raritan Township, Flemington, Kingwood Township, Frenchtown, Franklin Township, Readington Township, Milford, Holland Township, Alexandria Township, Bloomsbury, Bethlehem Township, Hampton, Glen Gardner, Lebanon Township, Califon, Tewksbury Township, High Bridge, Clinton, Union Township, Lebanon, Clinton Township, Stockton. The entire county is therefore eligible.

MERCER COUNTY

Washington Township, East Windsor Township, Hightstown, West Windsor Township, Pennington, Hopewell Boro and portions of Lawrence Township, Hopewell Township, and Princeton Township as denoted on the rural area map.

MIDDLESEX COUNTY

Jamesburg, Spotswood, Helmetta, Cranbury Township, Plainsboro Township, South Brunswick Township, and portions of East Brunswick Township and Monroe Township as denoted on rural area map.

MONMOUTH COUNTY

Upper Freehold Township, Farmingdale, Roosevelt, Millstone Township, Manalapan Township, Allentown, Englishtown and portions of Marlboro Township, Colts Neck Township, Howell Township, Wall Township, Holmdel Township and Freehold Township as denoted on rural area map.

MORRIS COUNTY

Harding Township, Washington Township, Netcong, Mt. Arlington Town, Kinnelon Boro, Morris Township, Mendham, Chester Township, Chester, and portions of Morris Township, Mount Olive Township, Roxbury Township, Jefferson Township, Rockaway Township, Wharton Township, Denville Township, and Randolph Township as denoted on rural area map.

OCEAN COUNTY

Little Egg Harbor Township, Tuckerton Boro, Eagleswood Township, Stafford Township, Barnegat Township, Ocean Township, Lacey Township, Berkeley Township, Lakehurst Boro, Long Beach Island Communities, Plumsted Township and portions of Dover Township, Lakewood Township, Jackson Township, Manchester Township, as denoted on rural area map.

PASSAIC COUNTY

Westmilford Township

SALEM COUNTY

All of Lower Alloways Creek Township, Elsinboro Township, Salem, Quinton Township, Alloway Township, Pittsgrove Township, Elmer, Upper Pittsgrove Township, Pilesgrove Township, Woodstown, Oldmans Township; Portions of Mannington Township, Pennsville and Upper Pennsneck as denoted on rural area map.

SOMERSET COUNTY

Millstone Boro, Peapack, Gladstone Boro, Bernardsville Boro, Far Hills Boro, Montgomery Township, Rocky Hill Boro and portions of Bedminster Township, Bernards Township, Branchburg Township, Hillsborough Township and Franklin Township as denoted on rural area map.

SUSSEX COUNTY

Entire county eligible. Borough of Stanhope, Borough of Hopatcong, Byram Township, Green Township, Borough of Andover, Andover Township, Fredon Township, Town of Newton, Stillwater Township, Hampton Township, Walpack Township, Sparta Township, Borough of Ogdensburg, Lafayette Township, Hardyston Township, Borough of Franklin, Hamburg Borough, Vernon Township, Borough of Sussex, Wantage Township, Montague Township, Frankford Township, Sandyston Township, Branchville Borough.

UNION COUNTY

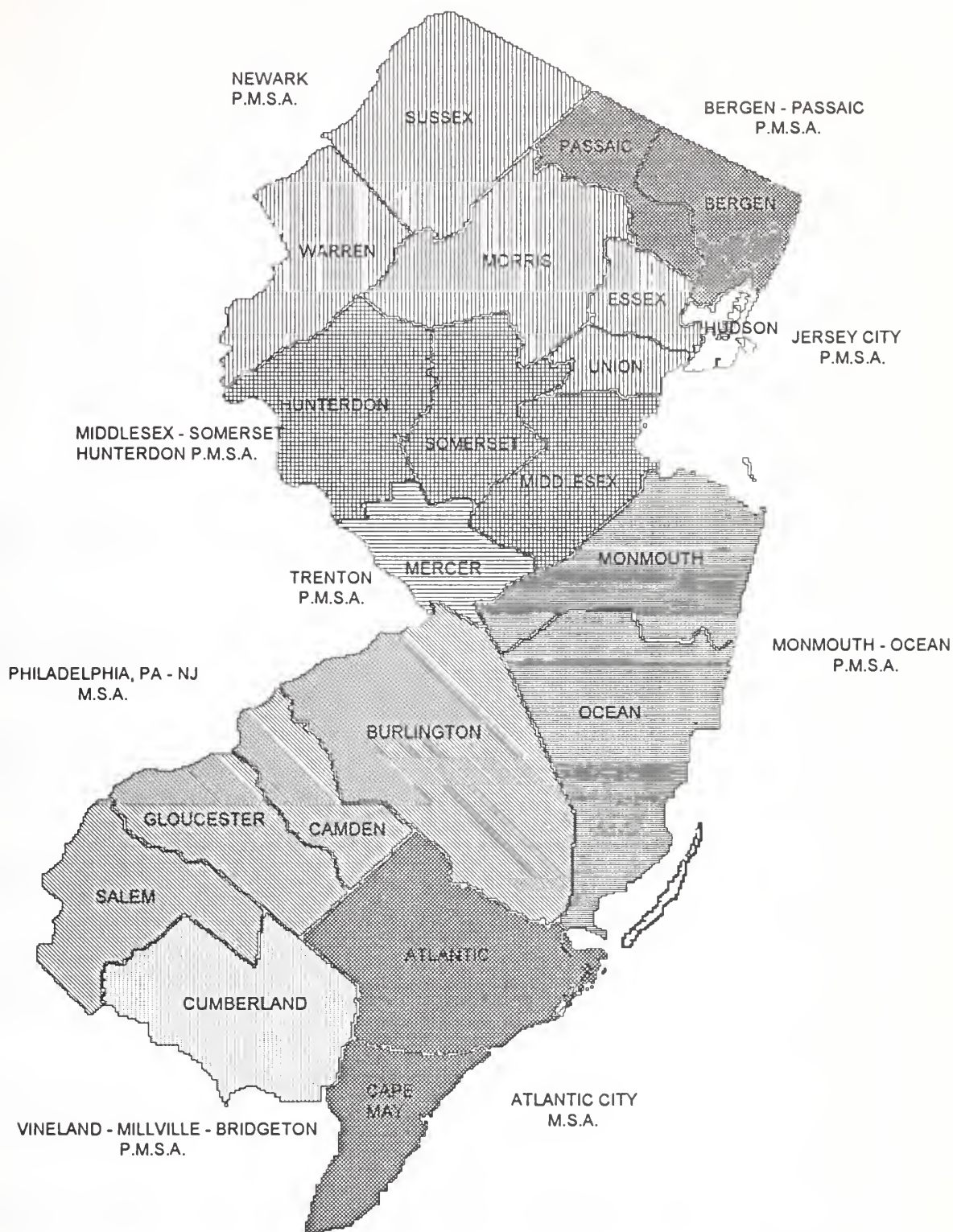
No eligible areas

WARREN COUNTY

Greenwich Township, Franklin Township, Harmony Township, Borough of Washington, Washington Township, Town of Belvidere, White Township, Oxford Township, Mansfield Township, Independence Township, Liberty Township, Allamuchy Township, Hope Township, Knowlton Township, Frelinghuysen Township, Blairstown Township, Hardwick Township, Pahaquarry Township, and portions of Lopatcong Township and Pohatcong Township as denoted on rural area map.

NOTE: All eligible areas are subject to verification by the County Supervisor having jurisdiction.

METROPOLITAN STATISTICAL AREA DESIGNATIONS FOR NEW JERSEY



P R O G R A M

-----A D J U S T E D I N C O M E L I M I T S-----
1 PERSON 2 PERSON 3 PERSON 4 PERSON 5 PERSON 6 PERSON 7 PERSON 8 PERSON*

PMSA: Atlantic-Cape May, NJ

	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
VERY LOW INCOME	15750	18000	20250	22500	24300	26100	27900	29700
LOW INCOME	25200	28800	32400	36000	38900	41750	44650	47500
MODERATE INCOME	30700	34300	37900	41500	44400	47250	50150	53000
38 YEAR TERM	18250	20850	23450	26050	28100	30200	32300	34350

PMSA: Bergen-Passaic, NJ

	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
VERY LOW INCOME	20500	23400	26300	29250	31600	33950	36250	38600
LOW INCOME	27950	31900	35900	39900	43100	46300	49500	52650
MODERATE INCOME	33450	37400	41400	45400	48600	51800	55000	58150
38 YEAR TERM	24550	28100	31600	35100	37900	40700	43500	46350

PMSA: Jersey City, NJ

	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
VERY LOW INCOME	16300	18650	20950	23300	25150	27050	28900	30750
LOW INCOME	26100	29800	33550	37300	40250	43250	46250	49200
MODERATE INCOME	31600	35300	39050	42800	45750	48750	51750	54700
38 YEAR TERM	16450	18800	21150	23500	25400	27300	29150	31050

PMSA: Middlesex-Somerset-Hunterdon, NJ

	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
VERY LOW INCOME	21450	24500	27600	30650	33100	35550	38000	40450
LOW INCOME	27950	31900	35900	39900	43100	46300	49500	52650
MODERATE INCOME	33450	37400	41400	45400	48600	51800	55000	58150
38 YEAR TERM	25750	29400	33100	36800	39700	42650	45600	48550

PMSA: Monmouth-Ocean, NJ

	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
VERY LOW INCOME	18150	20700	23300	25900	27950	30050	32100	34200
LOW INCOME	27950	31900	35900	39900	43100	46300	49500	52650
MODERATE INCOME	33450	37400	41400	45400	48600	51800	55000	58150
38 YEAR TERM	21750	24850	27950	31100	33550	36050	38550	41050

PMSA: Newark, NJ

	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
VERY LOW INCOME	19600	22400	25200	28000	30250	32500	34700	36950
LOW INCOME	27950	31900	35900	39900	43100	46300	49500	52650
MODERATE INCOME	33450	37400	41400	45400	48600	51800	55000	58150
38 YEAR TERM	23500	26900	30250	33600	36300	39000	41650	44350

PMSA: Philadelphia, PA-NJ

	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
VERY LOW INCOME	16300	18650	20950	23300	25150	27050	28900	30750
LOW INCOME	26100	29800	33550	37300	40250	43250	46250	49200
MODERATE INCOME	31600	35300	39050	42800	45750	48750	51750	54700
38 YEAR TERM	19550	22350	25150	27950	30200	32450	34650	36900

PMSA: Trenton, NJ

	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
VERY LOW INCOME	18850	21550	24250	26950	29100	31250	33400	35550
LOW INCOME	27950	31900	35900	39900	43100	46300	49500	52650
MODERATE INCOME	33450	37400	41400	45400	48600	51800	55000	58150
38 YEAR TERM	22650	25850	29100	32350	34950	37500	40100	42700

(7-7-94) SPECIAL PN

* ADD 8% OF 4-PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES.
FOR WHICH \$5.500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

FMHA INSTRUCTION 1944-A, EXHIBIT C
STATE: NEW JERSEY

PAGE 215

P R O G R A M

-----A D J U S T E D I N C O M E L I M I T S-----
1 PERSON 2 PERSON 3 PERSON 4 PERSON 5 PERSON 6 PERSON 7 PERSON 8 PERSON*

PMSA: Vineland-Millville-Bridgeton, NJ

VERY LOW INCOME	13450	15350	17300	19200	20750	22250	23800	25350
LOW INCOME	21500	24600	27650	30700	33200	35650	38100	40550
MODERATE INCOME	27000	30100	33150	36200	38700	41150	43600	46050
38 YEAR TERM	16150	18450	20750	23050	24900	26750	28550	30400

(7-7-94) SPECIAL PN

* ADD 8% OF 4-PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES,
FOR WHICH \$5,500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES

FMHA INSTRUCTION 1944-A, EXHIBIT C
STATE LIST OF COUNTIES (AND NEW ENGLAND TOWNS) IDENTIFIED BY METROPOLITAN AND NONMETROPOLITAN STATUS - NEW JERSEY

PAGE 384

-----PMSA/MSA METROPOLITAN AREAS-----

PMSA: Atlantic-Cape May, NJ
PMSA: Bergen-Passaic, NJ
PMSA: Jersey City, NJ
PMSA: Middlesex-Somerset-Hunterdon, NJ
PMSA: Monmouth-Ocean, NJ
PMSA: Newark, NJ
PMSA: Philadelphia, PA-NJ
PMSA: Trenton, NJ
PMSA: Vineland-Millville-Bridgeton, NJ

-----C O U N T I E S-----

Atlantic, Cape May
Bergen, Passaic
Hudson
Hunterdon, Middlesex, Somerset
Monmouth, Ocean
Essex, Morris, Sussex, Union, Warren
Burlington, Camden, Gloucester, Salem
Mercer
Cumberland

FMHA GUARANTEED HOUSING PROGRAM INCOME LIMITS

PAGE 161

STATE: NEW JERSEY

P R O G R A M

-----ADJUSTED INCOME LIMITS-----
1 PERSON 2 PERSON 3 PERSON 4 PERSON 5 PERSON 6 PERSON 7 PERSON 8 PERSON*

PMSA: Atlantic-Cape May, NJ

LOW INCOME	MOD. INC-GUAR. LOAN**	25200	28800	32400	36000	38900	41750	44650	47500
25200	36250	41400	46550	51750	55900	60050	64150	68300	

PMSA: Bergen-Passaic, NJ

LOW INCOME	MOD. INC-GUAR. LOAN**	27950	31900	35900	39900	43100	46300	49500	52650
27950	40150	45900	51600	57350	61950	66550	71100	75700	

PMSA: Jersey City, NJ

LOW INCOME	MOD. INC-GUAR. LOAN**	26100	29800	33550	37300	40250	43250	46250	49200
26100	37550	42900	48250	53600	57900	62200	66500	70800	

PMSA: Middlesex-Somerset-Hunterdon, NJ

LOW INCOME	MOD. INC-GUAR. LOAN**	27950	31900	35900	39900	43100	46300	49500	52650
27950	40150	45900	51600	57350	61950	66550	71100	75700	

PMSA: Monmouth-Ocean, NJ

LOW INCOME	MOD. INC-GUAR. LOAN**	27950	31900	35900	39900	43100	46300	49500	52650
27950	40150	45900	51600	57350	61950	66550	71100	75700	

PMSA: Newark, NJ

LOW INCOME	MOD. INC-GUAR. LOAN**	27950	31900	35900	39900	43100	46300	49500	52650
27950	40150	45900	51600	57350	61950	66550	71100	75700	

PMSA: Philadelphia, PA-NJ

LOW INCOME	MOD. INC-GUAR. LOAN**	26100	29800	33550	37300	40250	43250	46250	49200
26100	37550	42900	48250	53600	57900	62200	66500	70800	

PMSA: Trenton, NJ

LOW INCOME	MOD. INC-GUAR. LOAN**	27950	31900	35900	39900	43100	46300	49500	52650
27950	40150	45900	51600	57350	61950	66550	71100	75700	

PMSA: Vineland-Millville-Bridgeton, NJ

LOW INCOME	MOD. INC-GUAR. LOAN**	21500	24600	27650	30700	33200	35650	38100	40550
21500	30900	35300	39700	44150	47650	51200	54700	58250	

(7-7-94) SPECIAL PN

* ADD 8% OF 4-PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8

** "MODERATE INCOME IS DEFINED AS 115% OF THE MEDIAN INCOME FOR THE AREA, AS ADJUSTED.

-----PMSA/MSA METROPOLITAN AREAS-----		-----C O U N T I E S-----	
PMSA: Atlantic-Cape May, NJ		Atlantic, Cape May	
PMSA: Bergen-Passaic, NJ		Bergen, Passaic	
PMSA: Jersey City, NJ		Hudson	
PMSA: Middlesex-Somerset-Hunterdon, NJ		Hunterdon, Middlesex, Somerset	
PMSA: Monmouth-Ocean, NJ		Monmouth, Ocean	
PMSA: Newark, NJ		Essex, Morris, Sussex, Union, Warren	
PMSA: Philadelphia, PA-NJ		Burlington, Camden, Gloucester, Salem	
PMSA: Trenton, NJ		Mercer	
PMSA: Vineland-Millville-Bridgeton, NJ		Cumberland	



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